

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

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Order Filed on April 6, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

JANINE RHODES,

Debtor.

Case No. 18-29294/VFP

Chapter: 13

Hearing Date:

Judge: Vincent F. Papalia

MODIFIED FORM

**ORDER APPROVING PROPOSED POST-PETITION LOAN MODIFICATION
PURSUANT TO 11 U.S.C. §364 AND FED. R. BANKR. P. 4001(c)**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 6, 2022

A handwritten signature in cursive script, reading "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page: 2
Debtor: Janine Rhodes
Case No.: 18-29294/VFP - Chapter 13
Caption: Order Approving Proposed Post-Petition Loan Modification Pursuant to 11 U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

THIS MATTER, being opened before the Court by Ronald I. LeVine, Esq., attorney for the debtor, Janine Rhodes, and this Court having considered argument of counsel and good cause appearing, and there being no opposition.

IT IS HEREBY,

ORDERED, that the debtor is hereby authorized to enter into a loan modification on her first mortgage held by Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, f/k/a Quicken Loans, Inc. (hereinafter "Rocket Mortgage, LLC"); and it is further,

ORDERED, that per the terms of the loan modification agreement unpaid principal balance will be \$175,304.60 and will be re-paid over the next 30 years at a rate of 2.75%; and it is further,

ORDERED, that the principal and interest payment will be \$937.72 beginning February 1, 2022; and it is further,

ORDERED, that the debtor's monthly mortgage payment contains an escrow component and will be subject to adjustment upon annual changes to the debtor's escrow account; and it is further,

ORDERED, that the loan modification agreement cures any and all escrow delinquencies and shall bring the debtor's mortgage current; and it is further,

ORDERED, that the post-petition arrears have been capitalized into the loan modification agreement, Chapter 13 Trustee shall not make any further distribution on Claim No. 2 of the Claims Register filed by Rocket Mortgage, LLC; and it is further,

ORDERED, that the loan modification agreement must be fully executed no later than 14 days from the date of this Order. If it is not, the secured creditor, within 14 days, must file with the Court and serve on the debtor, debtor's attorney, if any, and the Standing Chapter 13 Trustee a Certification indicating why the loan modification agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification.

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Debtor: Janine Rhodes
Case No.: 18-29286/VFP - Chapter 13
Caption: Order Approving Proposed Post-Petition Loan Modification Pursuant to 11
U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

ORDERED, that so long as debtor's case is dismissed in the next 30-days the debtor shall not be required to file amended schedules or a modified plan.

ORDERED, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.

In re:
Janine A. Rhodes
Debtor

Case No. 18-29294-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 06, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db	+ Janine A. Rhodes, 21 Voorhis Place, Ringwood, NJ 07456-2234

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Hyundai Capital America ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Ronald I. LeVine	on behalf of Debtor Janine A. Rhodes ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Apr 06, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 6